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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/656,798	
	Filing Date	September 5, 2003	
	First Named Inventor	Jones, Peter	
	Art Unit	3624	
	Examiner Name	Not yet assigned	
Total Number of Pages in This Submission	4	Attorney Docket Number	G06.015

ENCLOSURES (check all that apply)		
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual	Kurt M. Maschoff
Signature	
Date	January 7, 2004

CERTIFICATE OF TRANSMISSION/MAILING			
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on this date: January 7, 2004			
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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /W.R./



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: JONES et al.

Application No.: 10/656,798

Filing Date: September 5, 2003

For: PAYMENT CARD PROCESSING
SYSTEM AND METHODS

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)
) Group Art Unit: 3624

) Examiner: Not yet assigned

) **SUPPLEMENTAL INFORMATION**
) **DISCLOSURE STATEMENT**

) Attorney Docket No.: G06.015

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

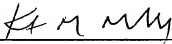
This Information Disclosure Statement is filed in accordance with 37 CFR §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

The items listed herein were cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. A copy of this communication is enclosed.

No fee is believed to be due under 37 CFR §1.17(p) for this Information Disclosure Statement since it is being filed prior to the mailing date of a final office action on the merits.

Respectfully submitted,

January 6, 2004
Date



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